California Department of Insurance Fiscal Year (FY) 2016-17 Informational Report on Intervenor Program Costs

California Insurance Code section 1861.10 provides for consumer participation in Department proceedings conducted pursuant to Proposition 103. These consumer representatives (intervenors) are entitled to compensation for their reasonable advocacy fees and the expenses they incur in proceedings conducted by the Department.

Intervenors generally participate in two types of proceedings – 1) Rulemaking and 2) Prior Approval Rate hearings. The Rulemaking matters relate to the promulgation of regulations intended to implement provisions of Proposition 103; costs are paid by Proposition 103. The Prior Approval Rate hearings concern rate applications by specific insurance companies; costs are paid by insurers.

Intervenor Compensation FY 2016-17:

Intervenor	Matter Type	Award	Insurer	Average Rate Requested / Approved
Consumer Watchdog	Prior approval of insurance rates	\$18,110.00	Coast national Insurance Company	+6.9% / +6.86%
Consumer Federation of California	Non-Compliance matter	165,535.89	GEICO Insurance Company	Not applicable
Consumer Federation of California	Prior approval of insurance rates	20,874.30	Safeco Insurance Company, First National Insurance Company of America, America States Preferred Insurance Company	+6.83% and +6.94% / +4.05% and +6.9%
Consumer Watchdog	Prior approval of insurance rates	21,840.00	California Automobile Assigned Risk Plan	+25.5% / +15%
Consumer Federation of California	Prior approval of insurance rates	13,606.30	Wawanesa General Insurance Company	+3.7% / +3.37%
Consumer Watchdog	Prior approval of insurance rates	62,066.00	Allied Property and Casualty Company, and AMCO Insurance Company	+5% / +1.9%
Consumer Watchdog	Prior approval of insurance rates	86,296.50	Allstate Insurance Company and Allstate Indemnity Company	-6.66% / -12.6
Consumer Watchdog	Prior approval of insurance rates	9,643.50	United Financial Casualty	+6.27/ Not applicable
Consumer Watchdog	Prior approval of insurance rates	55,654.50	State Farm General Insurance Company	+5%,+5.5%,+9% / -4%,-4%,+5%
Consumer Watchdog	Prior approval of insurance rates	65,800.50	AIG Property Casualty Company	0% / 0%
Consumer Watchdog	Prior approval of insurance rates	17,870.50	Commerce West Insurance Company	+10.2%,+12.8%,+ 14.0% / 0%
Consumer Federation of California	Prior approval of insurance rates	669,466.14	State Farm General Insurance Company	+6.9% / -7.0%
Consumer Watchdog	Prior approval of insurance rates	1,928,469.52	State Farm General Insurance Company	+6.9% / -7.0%
Insurers		\$3,135,233.65		
Proposition '	103	\$0		